

DAY - **16**

SEAT NUMBER

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2022 III 23

1030

V - 112

(E)

**BANKING
PAPER - I (A-5)**

Time : 3 Hours

3 Pages

Max. Marks : 80

- Instructions :** (1) All questions are compulsory.
(2) Figures to the right indicate full marks.

SECTION - 'A'

1. (A) Fill in the blanks of the following :

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- (a) A certificate of origin is issued by _____.
- (b) The drawee in a cheque is always a _____ banker.
- (c) In case of material alteration of cheque _____ signature is required.
- (d) Law charges and director's fees appears on the _____ side of the profit and loss account of the bank.
- (e) Dock warrant is a _____ negotiable instrument.

(B) Answer the following questions in **one** or **two** sentences :

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- (a) What is an Allonge ?
- (b) Who can cancel the crossing of a Cheque ?
- (c) What is Foreign Trade ?
- (d) State any two items appearing on income side of profit and loss account of a bank.
- (e) Define Bank.

2. Answer in short **any five** of the following : 10
- (a) What is meant by Drawee in case of need ?
 - (b) What do you mean by Post-shipment Finance ?
 - (c) State the importance of date on Cheque.
 - (d) What are the advantage of Printed Cheque ?
 - (e) Define Promissory Note.
 - (f) What is Mate's Receipt ?
 - (g) State the principal parties in a Bill of Exchange.
 - (h) What do you understand by the term refer to Drawer ?
3. Explain in brief **any five** of the following : 10
- (a) Account Payee Crossing
 - (b) Marine Insurance
 - (c) Export Invoice
 - (d) Days of Grace
 - (e) Pre-shipment Finance
 - (f) Marked Cheque
 - (g) Stale Cheque
 - (h) Holder in Due Course
4. What is Endorsement ? Explain the important types of Endorsement. 10
- OR**
4. What is Profit and Loss Account ? Explain in brief items. Shown on expenditure side of the profit and loss account of a Bank. 10
5. Define Letter of Credit. Explain the important types of Letter of Credit. 10
- OR**
5. Explain the important shipping documents used in Foreign Trade. 10

SECTION - 'B'

6. (A) Draw specimen of **any two** of the following documents : **10**
- (i) Demand Promisory Note
 - (ii) Specimen Signature Card
 - (iii) Demand Draft
- (B) State the contents of **any one** of the following : **5**
- (i) Bill of Lading
 - (ii) Specially Crossed Cheque
7. On the basis of your visit to the Bank, explain the procedure for opening and operation of a Current Account in Bank. **15**

OR

7. (A) As a Banker how would you act in the following situations : **5**
- (i) A cheque crossed to two banks is presented for payment by the customer.
 - (ii) Cheque dated 10th January, 2021, presented for payment on 10th December, 2020.
- (B) State 'True or False' with suitable reasons : **5**
- (i) Every bills of exchange is a cheque but every cheque is not a bill of exchange.
 - (ii) Packing credit is granted for agricultural purpose.
- (C) Give correct endorsement on the instruments, payable to the order of the following : **5**
- (i) Principal, Shriram Salunkhe
 - (ii) Mrs. Pratiksha Pramod Waghmare
 - (iii) Adr. R.S. Joshi
 - (iv) Dr. S. K. Sanap
 - (v) Capt. D.V. Lavhe